

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action of November 9, 2009, in which the Examiner (1) rejected claims 25-29, 31-37, 39-41 and 50-53 under 35 U.S.C. 102(e) as being anticipated over U.S. Patent No. 7,089,208 to Levchin ("**Levchin**") and (2) rejected claim 30 under 35 U.S.C. 103(a) as being unpatentable over **Levchin**").

By the present Amendment, claim 25 is amended; claims 39-41 and 51 are canceled; and claims 54 and 55 are added. Claim 25 is now the remaining independent claim. No new matter is believed to be added by these amendments.

Applicants have amended claim 25 to incorporate the subject matter of dependent claim 51, thus reciting to the conversion of funds from one form of monetary value to another after transfer to the stored value fund, and to incorporate the feature of the stored value fund having plural, different forms of monetary value in the stored value fund (see Specification, page 14, lines 21-22).

The Examiner cited col. 4, lines 32-41 and col. 16, lines 21-24 of **Levchin** for the features of dependent claim 51 (now incorporated into claim 25). Applicants find no disclosure of different monetary forms at col. 16 of **Levchin**, and col. 4 of **Levchin** merely refers to a "change" from one currency to another or from monetary value to some other value, as part of a transaction between two users, but without disclosure of the means for performing such feature. Regardless of the means that may be used in **Levchin**, there is clearly no disclosure or suggestion of converting after transfer of funds between a stored value fund and a handler, and clearly no disclosure of the stored value fund having stored therein "plural, different forms of monetary value as funds," as now recited in claim 25.

Accordingly, the subject matter of amended claim 25 is believed to be neither anticipated by nor obvious in view of **Levchin** (or the other cited references). Dependent claims 26-37, 50 and 52-55 each recite limitations in addition to those of claim 25, and are thus allowable over **Levchin** for at least the same reasons as stated above.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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